transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

29.   (New) The method of Claim 28, further comprising the separate financial accounting system printing or electronically displaying the accounting statement.

30.   (New) The method of Claim 28, wherein the standardized codes include financial transaction codes.

31.   (New) The method of Claim 28, wherein the standardized codes include itemization codes.

32.   (New) The method of Claim 28, wherein the standardized codes are provided from a menu.

33.   (New) The method of Claim 28, wherein the transmitting of a record of each transaction and standardized codes to least one separate financial accounting system is done at about the time of the transaction.

34.   (New) A computer readable medium containing instructions for performing a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

35.   (New) The computer readable medium of Claim 34, further comprising the separate financial accounting system printing or electronically displaying the accounting statement.

36.   (New) The computer readable medium of Claim 34, wherein the standardized codes include financial transaction codes.

37.   (New) The computer readable medium of Claim 34, wherein the standardized codes include itemization codes.

38.   (New) The computer readable medium of Claim 34, wherein the transmitting of a record of each transaction and standardized codes to least one separate financial accounting system is done at about the time of the transaction.

39.   (New) An apparatus for producing an accounting statement for a first entity, comprising:

means for providing standardized codes;

means for conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

means for associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

means for transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

means for sorting the transaction in the separate financial accounting system and producing the accounting statement.

40.   (New) The apparatus of Claim 39, further comprising means for the separate financial accounting system printing or electronically displaying the accounting statement.

41.   (New) The apparatus of Claim 39, wherein the standardized codes include financial transaction codes.

42.   (New) The apparatus of Claim 39, wherein the standardized codes include itemization codes.

43.   (New) The apparatus of Claim 39, wherein the transmitting of a record of each transaction and standardized codes to least one separate financial accounting system is done at about the time of the transaction.

44.   (New) A computer data signal embodied in a carrier wave, the computer data signal carrying instructions for performing a method for producing an accounting statement for a first entity, comprising:

providing standardized codes;

conducting through other entities separate financial transactions, including transfer of funds and instructions for transfer of funds, with the first entity at a plurality of separate points;

associating the standardized codes at about the time when funds are transferred or instructions are given for transfer to complete the financial transaction;

transmitting a record of each transaction and standardized codes to at least one separate financial accounting system; and

sorting the transaction in the separate financial accounting system and producing the accounting statement.

45.   (New) A financial accounting system for a first entity, comprising:

a financial accounting computer having at least one file;

a financial transaction computer for receiving data inputs, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

a network for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

means for providing access to said file of said financial accounting computer for said first entity and/or an agent of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

46.   (New) The system of Claim 45, wherein said second entity is a merchant.

47.   (New) The system of Claim 45, wherein said second entity is a financial institution.

48.   (New) The system of Claim 45, wherein said second entity is a bank.

49.   (New) The system of Claim 45, wherein said financial transactions include the sale of goods from said second entity to said first entity.

50.   (New) The system of Claim 45, wherein said financial transactions include the sale of services from said second entity to said first entity.

51.   (New) The system of Claim 45, wherein said financial transaction computer is operated by said second entity.

52. (New) The system of Claim 45, further comprising means for transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

53. (New) The system of Claim 45, wherein said data inputs are transferred from said financial transaction computer to said file of said accounting computer via a communication network.

54. (New) The system of Claim 45, wherein the data inputs are transferred from said financial transaction computer to said file of said financial accounting computer at about the time of the transaction.

55. (New) The system of Claim 45, wherein said data inputs include standardized codes.

56. (New) The system of Claim 55, wherein said standardized codes comprise financial transaction codes.

57. (New) The system of Claim 55, wherein said standardized codes comprise itemization codes.

58. (New) The system of Claim 45, wherein said first entity and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

59. (New) The system of Claim 45, wherein said first entity and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

60. (New) The system of Claim 45, wherein said first entity and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

61. (New) A computer assisted method for providing financial accounting for a first entity, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on a financial transaction computer, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

providing access to said file of said financial accounting computer for said first entity and/or an agent of said first entity so that said first entity and/or said

agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

62. (New) The method of Claim 61, wherein said second entity is a merchant.

63. (New) The method of Claim 61, wherein said second entity is a financial institution.

64. (New) The method of Claim 61, wherein said second entity is a bank.

65. (New) The method of Claim 61, wherein said financial transactions include the sale of goods from said second entity to said first entity.

66. (New) The method of Claim 61, wherein said financial transactions include the sale of services from said second entity to said first entity.

67. (New) The method of Claim 61, wherein said financial transaction computer is operated by said second entity.

68. (New) The method of Claim 61, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

69. (New) The method of Claim 61, wherein said data inputs are transferred from said financial transaction computer to said file of said accounting computer via a communication network.

70. (New) The method of Claim 61, wherein the data inputs are transferred from said financial transaction computer to said file of said financial accounting computer at about the time of the transaction.

71. (New) The method of Claim 61, wherein said data inputs include standardized codes.

72. (New) The method of Claim 71, wherein said standardized codes comprise financial transaction codes.

73. (New) The method of Claim 71, wherein said standardized codes comprise itemization codes.

74. (New) The method of Claim 61, wherein said first entity and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

75.   (New) The method of Claim 61, wherein said first entity and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

76.   (New) The method of Claim 61, wherein said first entity and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

77.   (New) The method of Claim 61, further comprising generating an accounting statement from said file of said financial accounting computer.

78.   (New) A computer readable medium containing instructions for performing a method for providing financial accounting for a first entity, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on a financial transaction computer, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

79.   (New) The method of Claim 78, further comprising generating an accounting statement from said file of said financial accounting computer.

80.   (New) An apparatus for providing financial accounting for a first entity, comprising:

means for establishing a file on a financial accounting computer;

means for establishing data inputs on a financial transaction computer, said data inputs including electronically recorded financial transactions made between said first entity and a second entity;

means for transferring said data inputs from said financial transaction computer to said file of said financial accounting computer; and

means for providing access to said file of said financial accounting computer for said first entity and/or agents of said first entity so that said first entity and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.